



PATENT CASE NAME/NO. COS 01-001 (977-011)

3621

7-15-03  
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MILL

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Schultz et al.

Serial No: 09/887,804

Filing Date: 6/22/01

Title: A SYSTEM AND METHOD  
FOR MULTI-MODAL  
AUTHENTICATION USING  
SPEAKER VERIFICATION

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Group Art Unit: 3621

Examiner: Elisca, Pierre

RESPONSE

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on June 30, 2003.

Lynn L. Pond  
Lynn L. Pond

RESPONSE TO THE EXAMINER'S OFFICE ACTION

In response to the Office Action dated 04/02/03, designated as Paper No. 4 in the above-captioned application, please enter the following Remarks as follows:

Remarks

In view of the following remarks, favorable reconsideration of the outstanding office action is respectfully requested. Claims 1-68 remain in this application.

1. § 102 Rejections

The Examiner has rejected claims 1-68 under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,397,198 to Hoffman et al. (hereinafter Hoffman). The Applicants respectfully assert that the Examiner has failed to make a prima facie case of anticipation because the Examiner has failed to point out where in the cited reference every element of the claimed invention can be found.

Claim 1 is directed to a computerized method for authenticating an electronic transaction between a user and a computer. The computer is configured to conduct electronic transactions. The method includes receiving a computer-generated transaction identifier from the computer via an electronic data link. A user-spoken transaction identifier and a user-spoken verification identifier transmitted by the user is received via a voice connection. The

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